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# Women Entrepreneurs as Employers

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Additional information is available at the end of the chapter

<http://dx.doi.org/10.5772/intechopen.80309>

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## Abstract

This study is the first empirical research that focuses only on successful female entrepreneurs in North Cyprus to identify their motivational factors, personality traits and challenges shown and faced by them. To accomplish this objective, an in-depth analysis of 10 female entrepreneurs employing at least 5 staff is used. Results indicate that pull factors are the key motivational drives of successful female entrepreneurs. Self-determination and an achievement-oriented mind set together with honesty and reliability in business life are found to be their main personality traits. The level of risk especially due to the Cyprus conflict and difficulties in accessing funding are found to be the key constraints on these successful female entrepreneurs.

**Keywords:** entrepreneurship, female entrepreneurship, successful women entrepreneurs, pull factors, push factors, personality traits, challenges, North Cyprus

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## 1. Introduction

The dramatic growth and participation of women in entrepreneurship have become an important subject, due to its positive impact on the global economy. This trend has continued to attract the attention of governments, industrialists and academics. However, worldwide, women have lower participation rates in entrepreneurship since they confront more social and cultural limitations than men [1–4]. The recent OECD/EU [5] report on women's entrepreneurship also indicates that women were half as likely as men to be self-employed, even in the European Union. All the research conducted in the field of entrepreneurship indicates that less than 10% of those studied are female entrepreneurs [6]. Moreover, most of these research have been conducted in developed countries [7]. As a developing country, North Cyprus reflects this sad reality. Female entrepreneurship has not been the subject of many studies despite this proliferation of interest and research on female entrepreneurship. However, women have a key role in

active business life, in both the state and private sectors. Despite their strong presence in the workforce, according to a 2016 report by the State Planning Organisation (SPO) of North Cyprus, 1416 (3.3%) of female entrepreneurs have the status of 'employer'. It is important to understand the motivations, personal traits and challenges facing those female entrepreneurs who have proven themselves to be successful business owners. Even though 'success' can be defined by intrinsic criteria like 'freedom', 'independence' and 'controlling one's own future' [8], the term 'success' is used here in terms of economic and financial returns [9] and specifically in the number of employees employed by a business. Female entrepreneurs have been designated the new drivers of growth in economies, and they have started to play key roles in bringing prosperity and improving general welfare [10]. It is important to pay detailed attention to those women who have contributed to the economic and social fabric of their communities by their role in increasing the employment rate and serving as role models for others. A limited number of previous studies have included both the self-employed and employers in their samples, in an effort to understand the factors affecting the performance of female entrepreneurs and their general profile in North Cyprus [11, 12]. This study will be the first to focus on only those female entrepreneurs who employ a minimum of five personnel in their businesses which are considered to be extrinsically successful within the scale of North Cyprus. Therefore, the purpose of this study is to use North Cyprus as a case to contribute to a better understanding of the motivational factors, personality traits and challenges shown and faced by successful female entrepreneurs in North Cyprus. To accomplish this objective, an in-depth analysis of 10 female entrepreneurs, employing at least five staff, is used to gain insights and uncover hidden issues that go beyond the usual clichés used in regard to female entrepreneurs.

### **1.1. Research context: North Cyprus and female entrepreneurship**

North Cyprus, with a population of 313,626 people, is the Turkish speaking part of the island whose government is only recognised by Turkey. In comparison, the Republic of Cyprus is the internationally recognised part of the island, and it became a member of the European Union in 2004. The Republic of Cyprus is classified as a developed country within the parameters of United Nations. According to the OECD/EU [5] report on women's entrepreneurship, Cyprus is one of the countries with the narrowest gender gap in the proportion of men and women who are self-employed. Despite the fact that in North, women and men personnel proportion employed by the government institutions is very close (54 vs. 46%), this figure for women's entrepreneurship is very different: the number of self-employed (including employers) men is almost three times greater than women, where this number is 12,984 for men and only 4,376 for women [13]. As indicated earlier, out of 4,376 of those women who own her own business, only 1412 of them are in the status of employer and moreover this figure reduces further to 498 for those who have five and more employees employed in their businesses and thus considered successful within the framework of this study. On the other hand, recent figures from the Small and Medium Enterprises Development Centre [14] in North Cyprus indicate an increasing intention amongst women of becoming an entrepreneur. This centre was established within the North Cypriot Ministry of Economy in 2016 with the aim of supporting and developing projects for small- and medium-sized businesses. Since that time, they have been funding budding entrepreneurs who satisfy the evaluation criteria set down by the centre and

who successfully complete the training programmes provided by the centre. In 2016, 412 aspiring entrepreneurs applied to the fund, of which 211 (51%) of them were women and 28 (56%) of the 50 successful female candidates were granted funding.

Several studies have focused on female entrepreneurship in North Cyprus. In their research, Jenkins and Katircioğlu [12] examined the factors affecting business performance for a selected group. Their findings indicated that many female entrepreneurs in the North had started their own businesses without having prior business activity in their families. The main reasons for establishing their enterprises included taking advantage of a market opportunity that they had spotted and that they liked the idea of establishing their own businesses and that all the subjects had had the encouragement of their husbands in their activities.

Eyüpoğlu and Tülen's [11] study was conducted in order to broaden the understanding of the nature of the female Turkish Cypriot entrepreneur through an investigation of their demographic profiles; business characteristics; the impact of prior experience on their successes; their motivational factors and the measure of their successes. Their findings indicated that entrepreneurship seemed to be a more viable option than paid employment for married women who wanted to balance their careers with their domestic obligations. Similar to Jenkins and Katircioğlu's [12] findings, they also found that there was no family effect, since none of the subjects had parents who had been self-employed. They measured their business success through the metrics of sales and/or profits and through the growth and/or expansion of their ventures. Those women with prior business experience identified their greatest motivation as their desire for independence. However, those women who had no prior business experience made their entrepreneurial plans primarily for financial reasons.

### **1.2. The motivational factors of female entrepreneurs**

People may have a variety of motivations for becoming an entrepreneur. In her literature review of the subject, Kirkwood [15] identified four key drivers of entrepreneurial motivation that were a desire for independence; finances; unemployment due to redundancy and/or the lack of job or career prospects and family-related motivations including desire for a more equitable work-family balance and family obligations. The primary theory that is used in explaining the motivations of women in starting their own ventures is the 'push and pull' factors outlined by Brush [16] and by Buttner and Moore [17]. The push factors are characterised by personal or external factors, which are usually associated with negative motivators in encouraging women to start their own businesses [18], such as having an inadequate family income, dissatisfaction with a salaried position, difficulty in finding work and a need for a flexible work schedule due to family responsibilities. The pull factors, on the other hand, are associated with positive reasons for starting a business such as independence, self-fulfilment, entrepreneurial drive and a desire for wealth, social status and power [19].

### **1.3. The personality traits shown by female entrepreneurs**

Opposing arguments exist as to whether there is a relationship between personality and entrepreneurial behaviour. Moreover, the difficulty in making generalisations about the

personality traits of successful entrepreneurs lies in the impact of non-psychological factors including demographics, training and experience, and this has been pointed out in the literature [20, 21]. Brandstätter's [22] study revealed that in order to become and continue as an entrepreneur, one needs to possess some distinctive character attributes such as self-motivation; a moderate risk propensity; an internal locus of control, as well as a personal talent for innovation, pro-activity, a high tolerance for stress and self-efficacy.

#### **1.4. The challenges facing female entrepreneurs**

In many of the women entrepreneurship literature, availability of financial resources and government support are indicated as important external environment factors limiting the success of women entrepreneurs ([7, 23, 24]). In a study dedicated to the challenges facing women entering entrepreneurship, Still [25] identified three different classes of barrier that also include availability of financial resources. The first class is composed of the motivational factors that push women to establish their own businesses, including creating the confidence necessary in starting a venture, finding proper sources of help and advice, financial resources, coping with risk and access to networks. The second class of barrier again includes motivational factors, but this time the pull factors include women's lack of access to finance, mentors, knowledge and information. The third barrier class refers to the youth of such entrepreneurs, which elicits discrimination on the basis of age by consumers, insufficient family and peer support, and the lack of proper business advice.

In light of this literature review, the motives, personal characteristics and challenges facing successful female entrepreneurs in North Cyprus are investigated.

## **2. Methodology**

A phenomenological approach allows researchers to get close to participants, penetrate their realities and generate an understanding of the research in question (Bygrave, 1989) [26]. Within this paradigm, an in-depth interview was identified as the most appropriate method to the purpose of the study. The interview guide for the study was designed by a panel of experts, including two entrepreneurship and strategy professors, and one active female entrepreneur. Once piloted, the interviews were conducted face-to-face for a period of about an hour and all tape-recorded and transcribed. The purposive sampling technique was used for this study, since it is a non-random technique that does not need underlying theories or a set number of participants and it enables the researcher to select individuals and groups who are proficient and well-informed within a phenomenon of interest and are willing to assist with the relevant research [27]. As a result, 10 women entrepreneurs who are acknowledged successes and are active members of the Business Association in North Cyprus were selected.

The interviews were semi-structured to enable women entrepreneurs talk about range of topics but also specific questions on three key issues of the study: (1) the motivational factors of the respondents to become entrepreneurs, (2) their personality traits and (3) challenges they

face in their businesses. As recommended by Silverman [28], field notes and inter-coder agreement were used to increase the reliability of the study.

### 3. Findings

#### 3.1. The demographic profile of the female entrepreneurs

The demographic characteristics of those interviewed are presented in **Table 1**. The mean age of the sample was 46.1, and 80% of the women had a university degree, while the remaining 20% had completed high school. The marital status of the respondents is broken down as 80% married, and 20% divorced. Half of the respondents were active in both the service and productive sectors, while 30% were active only in the service segment and 20% were involved in trading businesses.

Demographics	No	%
<b>Age</b>		
35–39	2	20
40–44	3	30
45–49	1	10
≥50	4	40
<b>Education level</b>		
High school	2	20
University	8	80
<b>Marital status</b>		
Married	8	80
Divorced	2	20
<b>Type of business activity engaged in</b>		
Service oriented	3	30
Trading	2	20
Both service and manufacturing	5	50
<b>Number of employees</b>		
5–10	3	30
11–20	1	10
21–30	2	20
31–40	2	20
≥41	2	20

**Table 1.** Demographic profile of respondents.



30% of the female entrepreneurs interviewed were in service businesses such as boutique hotels, car rentals and insurance. 20% were in trading businesses covering the importation of fruit and vegetables or textiles. The majority of this group had both production and service functions within their concerns. Some had had operations in both areas since opening their businesses as they were active both in the production and distribution of their goods. Many of them had added a function when expanding their businesses. 30% of the entrepreneurs had the minimum 5 employees necessary for inclusion in this study, and 2 entrepreneurs had staffs of 70 and 125, respectively, and both are involved in large-scale production and service businesses.

### 3.2. The motivational factors of the female entrepreneurs

As illustrated in **Table 2**, five pull factors were found to motivate the entrepreneurs interviewed. Three factors—money, interest in the work and achievement were the most frequently indicated reasons for starting the business.

*“I wanted to establish a better future for my children, which motivated me to look for opportunities”, and “I wanted to have a better income.”*

Such were some of the statements elicited in interview and which indicated strong identifier of money as a motivation for starting enterprises. However, none of the respondents mentioned money as the sole motivation. Some indicated an interest and love of the work, whereas others indicated a striving for achievement, seizing an opportunity, flexibility and a desire to have their own business.

*“I had a passion for clothing which motivated me to open a small clothing shop.”*

*“I always set goals to help me achieve and be successful.”*

*“We focused on the weaknesses and incompetence of our competitors in the packaging and display sector.”*

*“I worked for 15 years in the private sector, and I realised that I wanted to be my own boss, setting my own goals and schedule.”*

Even though having flexible working hours was indicated by few of the respondents, this did not mean that they work less than 8 hours a day. Ironically, despite wanting to set the pace of their own lives, they ended up working even harder. Those who indicated a great passion for their work, pointed out that the key to their success was, *“opening the doors of their businesses every morning and locking them at the end of the day”*, and not missing even 1 day of work, even if they were sick.

As illustrated in **Table 3**, we identified two push factors as motivators in starting a business of their own, and more importantly, all the subjects indicated an additional pull factor in their reasoning for opening their ventures.

Pull Factors	Number	%
Money	2	20
Interest in the business	2	20
Independence	1	10
Opportunity	1	10
Achievement	2	20
To have flexible hours	2	20

Note: In most participants more than one motivating factor was indicated by the respondents.

**Table 2.** Pull motivators.

Push factors	Number	%
Job dissatisfaction	3	30
Family business	3	30

Note: In most participants more than one motivating factor was indicated by the respondents.

**Table 3.** Push motivators.

Three respondents were in the second generation active in a family business, but who had broken away to separate a particular area of the operation or who had added a new arena to the existing business. These breaks represented independent enterprises and reflected a concrete measure of success and failure of the new business. One of the respondents had had a conflict with her brother and then had left the family patisserie business. After some hard times, she decided to open her own patisserie shop. She described her decision as follows:

*"Then I decided that the best business is, what you do best."*

Another important push factor indicated was dissatisfaction with her previous job:

*"I struggled with the classic civil servant mentality in this country for three months."*

*"I realised that I didn't want to work as a teacher."*

### 3.3. The personality traits of female entrepreneurs

All the respondents exhibited more than one clear personality trait in their reasoning. The most shared characteristic was a strong orientation towards achievement in their personalities. Responses as follows confirm their determination to achieve better in their businesses:

*"You have to put goals and you have to be determined to achieve them. When this is the case, there cannot be any obstacles in front of your success".*



*"I never say, I am the best and that's it! It's been 21 years and I still have goals to achieve".  
"I always set measurable goals to ensure that I achieve them".*

*"Managing to survive within this competitive environment and keeping the vision to achieve your goals are the main elements of my business success".*

*"If you set goals and try to achieve them and put further goals instead of thinking you are done, that's how you improve and develop yourself".*

The setting of measurable goals was a trait indicated by majority of subjects, and this was generally combined with honesty and reliability both in their personal and business lives.

*"One of the most important things my father had taught me in my early ages was honesty".*

*"My principle in life is to have a good name and to establish trust and being acknowledged as a trustworthy and reliable person in this small community".*

*"Since at the beginning of my business life, the main principle of my business has been honesty and sincere business ethics. Our high business ethics has given us an edge and put us one step ahead of our competitors".*

*"My dedication, hard-work and especially my reliability are the most important reasons of my growing business".*

Such were some of the statements pointed out in interview and which indicated strong identifier of the importance of trustworthiness in their business successes.

Self-efficacy was another important characteristic in respondents, which was supported by their levels of determination in business. Half of the respondents pointed out the considerable risks they have taken to develop their businesses, especially those who have undertaken significant expansion in the scales of their businesses. Some of the responses were as follows:

*"Life itself is a risk. You can never know the end from its beginning. I always take reasonable risks".*

*"Taking all the necessary risks and challenges to make changes and innovations is what I do to develop my business".*

*"The key to success is self confidence and capturing the opportunities by confronting risks to a certain extend. Following and adapting the changes and especially using the technology in the best way. Open to the advices of experts of the field is another important personality trait I have".*

It is these women who are the ones most willing to take bigger risks. They closely follow innovations in their sectors and strive to keep their competitive positions by taking greater risks in adapting and developing their enterprises (**Table 4**).

Personality traits	Number	%
Achievement oriented (setting goals)	8	80
Honest (reliable)	6	60
Innovativeness (creating differentiation)	4	40
Risk taking	5	50
Self-efficacy (determination)	6	60
Note: In most participants more than one personality traits were indicated by the respondents.		

**Table 4.** Personality traits.

### 3.4. The challenges facing female entrepreneurs

The most important constraint that respondents indicated was the on-going Cyprus conflict, which has affected their decision-making concerning further investment in particular. The instability in the currency market was another key factor challenging our entrepreneurs as well as lack of proper government planning in some sectors. Two of the respondents' statements regarding to these challenges were as follows:

*"I have so many things I plan for my work. But we decided to postpone our investments because of the ongoing instability in politics and economy. We import our products in Euros and our current debts are in British pounds. The Turkish Lira keeps depreciating and I sell my products in Turkish Lira. We decided to close our debts before going into further investments".*

*"I have fears for the tourism sector. The uncertainty of the country and its negative impact on the economy due to international embargos are my main concerns. Another problem is the growing number of competition since government continuously gives permission to the openings of new rental car businesses. As a summary, we don't have a clear picture for the future but we will continue to move forward with caution".*

Despite the fact that two of the respondents had utilised grants provided to entrepreneurs, one from the European Union and the other from the Turkish Embassy, they had also needed to access additional financial sources. Gaining access to those financial sources and hiring competent staff were the other two more challenges these women had faced in their careers.

## 4. Discussions, conclusion and implications

This study aims to understand the motivational factors, personality traits and the challenges facing female entrepreneurs, employing at least five personnel, and who, within the scale of North Cyprus, can be considered extrinsically successful. The results show that the majority of these successful female entrepreneurs' key motivational drives are pull factors rather than push factors and that even those who prioritised a push factor as their dominant reason for

embarking on their own businesses were also subject to at least one additional pull factor. Increasing personal wealth, their depth of interest in the business sector, fulfilment of their professional passion, and working more flexible hours were the most important pull factors indicated by the respondents, and this is consistent with the literature. Job dissatisfaction and being in the second generation in a family business were the only two push factors demonstrated by the female entrepreneurs we interviewed.

Despite the fact that honesty and reliability in business life are not personality traits that have been indicated in the entrepreneurship literature, in this study, they were the second most vocalised characteristics, together with self-determination, an achievement-oriented mind set and ability to take risks to develop their businesses.

In other results in-line with the literature, the level of risk and difficulties in accessing funding were pointed out as serious constraints on these successful female entrepreneurs. However, the risks taken by these women appear to be beyond those mentioned in much of the entrepreneurship literature. The Cyprus conflict and its negative impact on North Cypriot economy are the main reasons behind many of these risks. Since many of them have a personal tendency to take risks, they appear to have been managing the ambiguity of the markets very well, but this does not change the fact that they have all faced many additional risks in comparison with other trading environments.

Government support is considered to be one of the key elements in empowering the development of entrepreneurship in any nation, especially developing ones [7, 29, 30], and as a developing country with additional individual economic risks, we have identified a need for greater financial support and better credit terms if the authorities wish to encourage the increased involvement of women as entrepreneurs in North Cyprus. Present funding programmes for entrepreneurs provide trainings and consultancy to the successful candidates in the fundamentals of entrepreneurship. These programmes include trainings in team development, marketing, sales, production/service and investment and financial planning. Related associations and institutions can provide more of these training programmes that are not a part of any funding programmes. These trainings will not only help to extend the vision of female entrepreneurs but also give them the opportunity to create networks and obtain mentorship.

This study can be developed by replicating the research with male entrepreneurs to see if there is a difference based on the gender. Moreover, since this research is focused on the descriptive nature of motivational factors, personality traits and challenges, it can be developed by combining both qualitative and quantitative methods.

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